

**CONSUMER CREDIT
NOTIFICATION FORM
(Title 70C, Utah Code)**

**STATE OF UTAH
Department of Financial Institutions**

324 South State Street, Suite 201, SLC, UT 84111
Mailing Address: P.O. Box 146800, Salt Lake City, UT 84114-6800
www.dfi.utah.gov Fax: (801) 538-8894 Tel: (801) 538-8830

1) Utah Business Name and Mailing Address	Do Not Write In This Space
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IF YOU LEND TO CONSUMERS (primarily for personal, family or household purposes), SELL OR PROVIDE GOODS OR SERVICES ON A CREDIT BASIS TO UTAH CONSUMERS, MAKE CONSUMER LEASES OR TAKE ASSIGNMENTS OF CONSUMER DEBT, YOU ARE REQUIRED TO FILE NOTIFICATION AND PAY THE NOTIFICATION FEE OF \$100 AT LEAST 30 DAYS BEFORE COMMENCING BUSINESS. Thereafter, renewals will be due on or before each January 31st. When complete, return the form along with a check or money order made payable to the **Department of Financial Institutions** at the **mailing** address shown above.

- 2) Name of lender, provider, seller, lessor, or assignee _____
- 3) **Submit a current copy of the Certificate of Existence** issued by the Utah Department of Commerce, Division of Corporations.
- 4) Address of principal office (may be outside Utah) _____
City _____ State _____ Zip _____ Telephone _____
- 5) Addresses of all offices or places of business in Utah, if any (attach a separate sheet if necessary)
- 6) Name / Address of contact person for complaint resolution _____
City _____ State _____ Zip _____ Telephone _____
- 7) Name / Address in Utah of registered agent upon whom service of process can be made _____

- 8) Email address of person responsible for filing notification _____
- 9) Please indicate which types of consumer credit you are engaged in, or plan to engage in this year (check all that apply):
 - ___ Financing of consumer goods
 - ___ Financing of consumer services
 - ___ Open end 1st mortgage loans
 - ___ 2nd mortgage loans
 - ___ Consumer leases
 - ___ Unsecured consumer loans
 - ___ Auto loans
 - ___ Mobile home/RV loans
 - ___ Premium financing
 - ___ Consumer debt collection
 - ___ Payday or deferred deposit loans
(Additional registration required - dfi.utah.gov/money-services/deferred-deposit-lender) NMLS# _____
 - ___ Auto title loans
(Additional registration required - dfi.utah.gov/money-services/title-lenders) NMLS# _____
 - ___ Other (please specify) _____

I hereby certify that the information provided in this form is true and correct.

Print or type:

Date _____ Signature _____

Name _____

Title _____

INSTRUCTIONS

NOTIFICATION FEE

1. **Sellers, Providers and Lessors** - Every party who regularly engages in the business of providing financing, selling or leasing goods or services to persons for **personal, family or household purposes** by either imposing a finance charge or accepting payments by written agreement in more than four installments, is required to file the notification form and pay the \$100 notification fee 30 days before commencing business. A party is deemed to extend consumer credit regularly if credit is granted more than 25 times, or more than five times for transactions secured by a principal dwelling (excludes closed-end first mortgages), in any calendar year.
2. **Lenders** - Every party who regularly engages in the business of lending to persons for **personal, family or household purposes** by either imposing a finance charge or accepting payments by written agreement in more than four installments, is required to file notification and pay the \$100 notification fee 30 days before commencing business. A party is deemed to extend consumer credit regularly if credit is granted more than 25 times, or more than five times for transactions secured by a principal dwelling (excludes closed-end first mortgages), in any calendar year.
3. **Assignees** - Parties which take assignments of and undertake direct collection of payments from, or enforce contractual rights against debtors, arising from consumer transactions in this state, are required to file notification and pay the \$100 notification fee.

Depository institutions including banks, industrial loan corporations, credit unions and savings and loans are exempt from the notification requirements.

FOR FURTHER INFORMATION CONTACT:

State of Utah, Department of Financial Institutions
Telephone: (801) 538-8830
Fax: (801) 538-8894
www.dfi.utah.gov